

Follow These Steps On Every Call To Ensure Success!

Step 1: Introduction & Greeting

Step 2: Get Control & Set Expectations

Step 3: Verify Eligibility

Step 4: Look Up Plan

Step 5: Plan Comparison

Step 6: Enroll & Close

Introduction & Greeting

Agent: Hello, thank you for calling {Agency Name}. I presume you're calling because you received one of our postcards in the mail about your Medicare options? ; *[Pause for Agreement]*

TPMO Disclaimer

Agent: Great, before I get into any details, CMS requires that I read you a Brief Disclaimer:

"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800 Medicare to get information on all your options. Additionally, I want you to know that this call is being recorded for quality and training purposes. Is that ok with you?"

Agent: Great, My Name is [Agent Name] I'm a licensed insurance agent with {Agency Name}

We sent you this Postcard so we can let you know about new plans that may be available in your area Most people like to save money; I suppose if we could find you a plan that offers you

Additional benefits at no cost to you, You would be interested, Correct? *[Pause for Agreement]*

YES: Continue

Agent: Great, and just to confirm, you are currently enrolled in Medicare; Is that correct? *[Pause for Agreement]* *If Caller is*

Unsure: Ask Additional Questions: This would be the Red, White, and Blue card?

Agent: Do you make your own healthcare decisions? (must be yes)

Do's & Dont's of Introduction & Greeting

DO:

Mention source of the call on intro.

State your name and agency name.

DONT:

Speak over the caller, listen to their needs

Ask any open-ended questions

Open Ended Questions to Avoid:

How Can I Help You today?

What do (or don't) you like in your current plan? (You will identify holes in their current coverage)

Do you know your current coverage? (you will uncover during course of call)

Do you know if you have Medicaid or Extra Help? (you will uncover during course of call)

Set Expectations & Get Control

Agent: Excellent:

Now My Job is to make sure we get you the best coverage possible

During this call, I will ask you some questions and we will collect your name, zip code, and DOB to view the plans in your area

Most important; I want to understand your needs and your situation

Then we'll find the best plan available that meets your needs.

Does that make sense? [Pause for Agreement]

Agent: Great; In order to confirm your eligibility, I need to get some basic information from you.

1. **Obtain Full Name**

2. **Obtain Zip Code**

3. **Obtain DOB**

4. **Obtain MBI (or social security number if necessary)**

Agent: Thank you for that information. And, do I have your permission to check your eligibility with Medicare?



Agent Tip: Asking a caller if they know their current coverage can be detrimental to the conversation. You have the necessary tools and information to get the accurate plan information so you can best help the caller

Verify Eligibility

Top Tools to Check Eligibility:

1. Marx
2. Cigna for Brokers
3. UHC - Jarvis
4. Humana - Vantage
5. Aetna Think Agent
6. Anthem mProducer
7. Enrollment platforms (if applicable)

While Verifying Coverage

1. Read Scope of appointment
2. Read the Health insurance information disclaimer

Look Up Plan

Agent: Thank you. I was able to pull up your current coverage.

1. Inform the caller that you have identified their coverage (include the carrier name and plan type)
2. Inform the caller if they have any LIS or Medicaid that will qualify them for more benefits.
3. Check for election period (not applicable during AEP)
4. Let them know that there are many plans in their area.

Agent: Great news! There are many plans available that offer great benefits. What I want to do next is make sure your doctors and prescriptions will be covered under these plans. Then we can look at the plans that fit your needs compared to your current coverage and go from there. Does that sound good to you?

Plan Comparison

1. Obtain primary doctor information. Obtain any specialists or services and check networks.
2. Offer to check prescription coverage. If you do not go over specific medications, make sure to read the Rx Tiers from the Summary of Benefits during the comparison
3. Ask the caller if there are any specific benefits that they are interested in.

Compare current coverage to other plans in the area. If it is determined that there is a new plan for the caller to join, move to close.

Enroll & Close

Agent: Based on everything we have covered, it appears that this plan I found {plan name} is a great fit for you. Are you ready to get enrolled in this plan?

- Complete Enrollment
- Post Enrollment

Agent: Before I let you go, I want to make sure you have all of my information. Do you have a pen and paper handy?

My Name is _____

The Name of the agency is _____ (if applicable)

The best number to reach me is _____

The Carrier/Plan you enrolled in is _____ and will be effective on _____

If you have any questions please feel free to contact me any time. And remember, you do not need to enroll in any more plans, you are all set!

Thank you for your time/business and have a great day!!
